



# Titulización

## Santander Central Hispano

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Madrid, 31 de septiembre de 2000

**Ref.: BONOS DE TITULIZACION HIPOTECARIA**  
**715.000.000 Euros F.T.H. BANESTO 2**

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En relación al asunto de referencia, adjunto les remitimos la siguiente información periódica:

- Informe trimestral de los Bonos de Titulización Hipotecaria.
- Informe trimestral de las Participaciones Hipotecarias.
- Informe trimestral de origen y aplicación de fondos (caja).
- Tasas de Prepago históricas; y vida media residual de los Bonos de Titulización Hipotecaria.

Atentamente,

~~Ignacio Ortega Gavara~~  
Director General

DENOMINACION DEL FONDO:

FONDO DE TITULIZACION HIPOTECARIA: BANESTO 2

INFORMACION

CORRESPONDIENTE AL:

TRIMESTRE/SEMESTRE 11/05/00-18/08/00

AÑO: 2000

Personas que asumen la responsabilidad de esta información y cargos que ocupan: Firma:

Ignacio Ortega Gavara - Director General

**I. DATOS GENERALES SOBRE EL FONDO**

Fecha de Constitución del Fondo	8 de mayo de 2000	Agente de Pago Bonos	Banesto	
Fecha Desembolso BTH'S	11 de agosto de 2000	Negociación Mercado	AIAF	
Fecha Final Amortización BTH'S	18 de agosto de 2.030	Agencia de Calificación	Moody's	
Sociedad Gestora	BSCH de Titulización	Calificación:	Inicial	Actual
Originador PH's	Banesto	Emisión Principal	Aaa	Aaa
		Emisión Subordinada:	A2	A2

**II. VALORES EMITIDOS POR EL FONDO: BONOS DE TITULIZACION HIPOTECARIA**

SERIES PRELACION CODIGO ISIN	Nº BTH'S	NOMINAL E N CIRCULACION			
			Inicial	Actual	%Act/Inic
Serie A Preferente (ISIN=ES0322069008)	6.900	Nominal Unitario	100.000 €	97.407,66 €	
		Nominal Total	690.000.000 €	672.112.857 €	97,41%
Serie B Subordinada (ISIN=ES0322069016)	250	Nominal Unitario	100.000 €	100.000 €	
		Nominal Total	25.000.000 €	26.600.000 €	100%

AMORTIZACION E INTERESES BTH'S				
Actual			Próximo	
Fecha Amortización Período Actual	18 de agosto de 2000	Fecha Próximo Cupón	20 de noviembre de 2000	
Amortización devengada no pagada	0	Tipo de Interés	Serie A - 5,1648%	
Amortización Calendario	NO		Serie B - 5,5247%	
Amortización Serie A	2.592,34€	Importe Bruto	Serie A - 1.295,63 €	
Amortización Serie B	0	Próximo Cupón	Serie B - 1.422,80 €	
Intereses Brutos Serie A	1.260,61 €	Importe Neto Próximo	Serie A - 1.062,42 €	
Intereses Brutos Serie B	1.358,23 €	Cupón	Serie B - 1.166,70 €	

**III. VALORES ADQUIRIDOS POR EL FONDO: PARTICIPACIONES HIPOTECARIAS  
(Participación en Préstamos Hipotecarios)**

PRESTAMOS HIPOTECARIOS	A LA EMISION	SITUACION ACTUAL
Número de Préstamos	12.621	12.469
Saldo Pendiente de Amortizar PH's	715.001.503,85 €	697.112.857,74 €
Importes Unitarios Préstamos Vivos	56.651,73 €	55.907,68
Tipo de Interés	4,47%	4,84%

TASAS DE AMORTIZACION ANTICIPADA	SITUACION ACTUAL
Tasa mensual actual anualizada:	5,07%
Tasa últimos 12 meses anualizada:	5,07%
Tasa anualizada desde Constitución del Fondo:	5,72%

MOROSIDAD ACTUAL	Hasta 1 mes	De 1 a 6 meses	Mayor de 6 meses
Deuda Vencida (Principal + Intereses)	159.946,98 €	34.147,76 €	0
Deuda Pendiente Vencimiento			697.023.813,32€
Deuda Total	159.946,98 €	34.147,76 €	697.023.813,32 €

**FONDO DE TITULIZACIÓN HIPOTECARIA  
BANESTO 2**

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**INFORME TRIMESTRAL DE ORIGEN Y APLICACIÓN DE FONDOS  
(CAJA)**

Fecha: 18 de agosto de 2000

<b>A.- ORIGEN:</b>	<b>27.246.246,60 €</b>
<b>a) PRINCIPAL COBRADO</b>	
1. AMORTIZACION DE PH'S:	17.888.646,11 €
<b>b) INTERESES COBRADOS</b>	
1. INTERESES DE PH'S:	7.146.021,25 €
2. INTERESES DE REINVERSION:	412.178,69 €
<b>c) LIQUIDEZ NO RETENIDA. GASTOS EMISION</b>	29.334,81 €
<b>d) PRESTAMO SUBORDINADO B</b>	1.770.065,75 €
<b>B.- APLICACIÓN:</b>	<b>27.246.246,60 €</b>
1. GASTOS CORRIENTES:	48.482,88 €
3. INTERESES DE BTH'S SERIE A:	8.698.214,99 €
3 INTERESES DE BTH'S SERIE B	339.556,81 €
4. AMORTIZACION DE BTH'S:	17.887.142,55 €
5. INTERES PRESTAMOS SUBORDINADO A:	212.690,35 €
6. INTERES PRESTAMO SUBORDINADO B	20.692,31 €
7. AMORTIZACION DEL PRESTAMO SUBORDINADO A:	39.466,70 €
8. AMORTIZACION DEL PRESTAMO SUBORDINADO B	0 €
9. COMISIONES A FAVOR DE BANESTO:	0 €

**C.- ESTADO DE LA CUENTA DE TESORERIA:**

**a) *EN CONCEPTO DE FONDO DE RESERVA***

1. SALDO ANTERIOR:	16.802.500 €
2. UTILIZACION DEL PERIODO:	0 €
3. SALDO ACTUAL:	16.802.500 €
<b>b) <i>RETENCION A CUENTA DEL IS</i></b>	0 €

**TOTAL (A+B+C+D) 16.802.500 €**

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DEAL 118.966  
 MEZZ. DECLINN 7,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/08/00

6,65

10,70

FECHA	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B	
				PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
11/06/00	0	114.806.340	4.159.650				
11/07/00	1 0	114.806.340	4.159.650	0	0	0	0
11/08/00	1 2.976.170	114.806.340	4.159.650	2.976.170	0	0	0
11/09/00	1 0	111.830.170	4.159.650	0	0	0	0
11/10/00	1 0	111.830.170	4.159.650	0	0	0	0
11/11/00	1 2.928.522	111.830.170	4.159.650	2.928.522	269.424.028	0	0
11/12/00	1 0	108.901.648	4.159.650	0	0	0	0
11/01/01	1 0	108.901.648	4.159.650	0	0	0	0
11/02/01	1 2.881.339	108.901.648	4.159.650	2.881.339	530.166.447	0	0
11/03/01	1 0	106.020.309	4.159.650	0	0	0	0
11/04/01	1 0	106.020.309	4.159.650	0	0	0	0
11/05/01	1 2.834.862	106.020.309	4.159.650	2.834.862	773.917.270	0	0
11/06/01	1 0	103.185.447	4.159.650	0	0	0	0
11/07/01	1 0	103.185.447	4.159.650	0	0	0	0
11/08/01	1 2.789.079	103.185.447	4.159.650	2.789.079	1.013.013.802	0	0
11/09/01	1 0	100.396.368	4.159.650	0	0	0	0
11/10/01	1 0	100.396.368	4.159.650	0	0	0	0
11/11/01	1 2.743.981	100.396.368	4.159.650	2.743.981	1.253.999.099	0	0
11/12/01	1 0	97.652.387	4.159.650	0	0	0	0
11/01/02	1 0	97.652.387	4.159.650	0	0	0	0
11/02/02	1 2.699.557	97.652.387	4.159.650	2.699.557	1.483.056.562	0	0
11/03/02	1 0	94.952.831	4.159.650	0	0	0	0
11/04/02	1 0	94.952.831	4.159.650	0	0	0	0
11/05/02	1 2.655.797	94.952.831	4.159.650	2.655.797	1.694.398.592	0	0
11/06/02	1 0	92.297.034	4.159.650	0	0	0	0
11/07/02	1 0	92.297.034	4.159.650	0	0	0	0
11/08/02	1 2.605.019	92.297.034	4.159.650	2.605.019	1.901.663.775	0	0
11/09/02	1 0	89.692.015	4.159.650	0	0	0	0
11/10/02	1 0	89.692.015	4.159.650	0	0	0	0
11/11/02	1 2.562.699	89.692.015	4.159.650	2.562.699	2.106.538.421	0	0
11/12/02	1 0	87.129.316	4.159.650	0	0	0	0
11/01/03	1 0	87.129.316	4.159.650	0	0	0	0
11/02/03	1 2.521.012	87.129.316	4.159.650	2.521.012	2.304.205.220	0	0
11/03/03	1 0	84.608.304	4.159.650	0	0	0	0
11/04/03	1 0	84.608.304	4.159.650	0	0	0	0
11/05/03	1 2.479.950	84.608.304	4.159.650	2.479.950	2.487.389.811	0	0
11/06/03	1 0	82.128.354	4.159.650	0	0	0	0
11/07/03	1 0	82.128.354	4.159.650	0	0	0	0
11/08/03	1 2.433.286	82.128.354	4.159.650	2.433.286	2.664.448.222	0	0
11/09/03	1 0	79.695.068	4.159.650	0	0	0	0
11/10/03	1 0	79.695.068	4.159.650	0	0	0	0
11/11/03	1 2.393.558	79.695.068	4.159.650	2.393.558	2.841.153.040	0	0
11/12/03	1 0	77.301.510	4.159.650	0	0	0	0
11/01/04	1 0	77.301.510	4.159.650	0	0	0	0
11/02/04	1 2.354.425	77.301.510	4.159.650	2.354.425	3.011.309.321	0	0
11/03/04	1 0	74.947.085	4.159.650	0	0	0	0
11/04/04	1 0	74.947.085	4.159.650	0	0	0	0
11/05/04	1 2.315.878	74.947.085	4.159.650	2.315.878	3.170.437.629	0	0
11/06/04	1 0	72.631.207	4.159.650	0	0	0	0

DEAL 118.966  
 MEZZ. DECLINN 7,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/08/00

6,65

10,70

FECHA				SERIE A		SERIE B	
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA
11/07/04	1	0	72.631.207	4.159.650	0	0	0
11/08/04	1	2.262.006	72.631.207	4.159.650	2.262.006	3.304.790.626	0
11/09/04	1	0	70.369.201	4.159.650	0	0	0
11/10/04	1	0	70.369.201	4.159.650	0	0	0
11/11/04	1	2.224.896	70.369.201	4.159.650	2.224.896	3.455.263.571	0
11/12/04	1	0	68.144.305	4.159.650	0	0	0
11/01/05	1	0	68.144.305	4.159.650	0	0	0
11/02/05	1	2.188.343	68.144.305	4.159.650	2.188.343	3.599.824.062	0
11/03/05	1	0	65.955.962	4.159.650	0	0	0
11/04/05	1	0	65.955.962	4.159.650	0	0	0
11/05/05	1	2.152.338	65.955.962	4.159.650	2.152.338	3.732.154.512	0
11/06/05	1	0	63.803.623	4.159.650	0	0	0
11/07/05	1	0	63.803.623	4.159.650	0	0	0
11/08/05	1	2.103.872	63.803.623	4.159.650	2.103.872	3.841.671.009	0
11/09/05	1	0	61.699.751	4.159.650	0	0	0
11/10/05	1	0	61.699.751	4.159.650	0	0	0
11/11/05	1	2.069.177	61.699.751	4.159.650	2.069.177	3.963.681.369	0
11/12/05	1	0	59.630.574	4.159.650	0	0	0
11/01/06	1	0	59.630.574	4.159.650	0	0	0
11/02/06	1	2.035.003	59.630.574	4.159.650	1.915.414	3.849.981.627	119.589
11/03/06	1	0	57.715.160	4.040.061	0	0	240.373.434
11/04/06	1	0	57.715.160	4.040.061	0	0	0
11/05/06	1	2.001.341	57.715.160	4.040.061	1.870.413	3.925.996.038	130.929
11/06/06	1	0	55.844.748	3.909.132	0	0	274.819.723
11/07/06	1	0	55.844.748	3.909.132	0	0	0
11/08/06	1	1.950.321	55.844.748	3.909.132	1.822.730	3.993.601.967	127.591
11/09/06	1	0	54.022.018	3.781.541	0	0	279.552.138
11/10/06	1	0	54.022.018	3.781.541	0	0	0
11/11/06	1	1.917.989	54.022.018	3.781.541	1.792.513	4.092.307.725	125.476
11/12/06	1	0	52.229.504	3.656.065	0	0	286.461.541
11/01/07	1	0	52.229.504	3.656.065	0	0	0
11/02/07	1	1.886.143	52.229.504	3.656.065	1.762.751	4.186.532.482	123.393
11/03/07	1	0	50.466.754	3.532.673	0	0	293.057.274
11/04/07	1	0	50.466.754	3.532.673	0	0	0
11/05/07	1	1.854.776	50.466.754	3.532.673	1.733.435	4.271.184.827	121.340
11/06/07	1	0	48.733.318	3.411.332	0	0	298.982.938
11/07/07	1	0	48.733.318	3.411.332	0	0	0
11/08/07	1	1.797.543	48.733.318	3.411.332	1.679.947	4.293.943.331	117.596
11/09/07	1	0	47.053.372	3.293.736	0	0	300.576.033
11/10/07	1	0	47.053.372	3.293.736	0	0	0
11/11/07	1	1.767.591	47.053.372	3.293.736	1.651.954	4.374.374.824	115.637
11/12/07	1	0	45.401.418	3.178.099	0	0	306.206.238
11/01/08	1	0	45.401.418	3.178.099	0	0	0
11/02/08	1	1.738.090	45.401.418	3.178.099	1.624.383	4.450.810.057	113.707
11/03/08	1	0	43.777.034	3.064.392	0	0	311.556.704
11/04/08	1	0	43.777.034	3.064.392	0	0	0
11/05/08	1	1.709.033	43.777.034	3.064.392	1.597.227	4.520.153.294	111.806
11/06/08	1	0	42.179.807	2.952.586	0	0	316.410.731
11/07/08	1	0	42.179.807	2.952.586	0	0	0
11/08/08	1	1.646.330	42.179.807	2.952.586	1.538.626	4.495.865.235	107.704
							314.710.566

DEAL 118.966  
 MEZZ. DECLINN 7,00%  
 MEZZ. STOPS DECLINN 1,00%  
 VIDA RESIDUAL DESDE 11/08/00

6,65

10,70

FECHA					SERIE A		SERIE B	
	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
11/09/08	1	0	40.641.181	2.844.883	0	0	0	0
11/10/08	1	0	40.641.181	2.844.883	0	0	0	0
11/11/08	1	1.618.761	40.641.181	2.844.883	1.512.861	4.559.762.669	105.900	319.183.387
11/12/08	1	0	39.128.320	2.738.982	0	0	0	0
11/01/09	1	0	39.128.320	2.738.982	0	0	0	0
11/02/09	1	1.591.608	39.128.320	2.738.982	1.487.484	4.620.124.956	104.124	323.408.747
11/03/09	1	0	37.640.836	2.634.859	0	0	0	0
11/04/09	1	0	37.640.836	2.634.859	0	0	0	0
11/05/09	1	1.564.864	37.640.836	2.634.859	1.462.489	4.672.653.492	102.374	327.085.744
11/06/09	1	0	36.178.347	2.532.484	0	0	0	0
11/07/09	1	0	36.178.347	2.532.484	0	0	0	0
11/08/09	1	1.456.886	36.178.347	2.532.484	1.361.575	4.475.498.319	95.310	313.284.882
11/09/09	1	0	34.816.772	2.437.174	0	0	0	0
11/10/09	1	0	34.816.772	2.437.174	0	0	0	0
11/11/09	1	1.432.425	34.816.772	2.437.174	1.338.715	4.523.519.203	93.710	316.646.344
11/12/09	1	0	33.478.056	2.343.464	0	0	0	0
11/01/10	1	0	33.478.056	2.343.464	0	0	0	0
11/02/10	1	1.408.334	33.478.056	2.343.464	1.316.200	4.563.529.891	92.134	319.797.092
11/03/10	1	0	32.161.856	2.251.330	0	0	0	0
11/04/10	1	0	32.161.856	2.251.330	0	0	0	0
11/05/10	1	1.384.606	32.161.856	2.251.330	1.294.024	4.603.725.342	90.582	322.470.774
11/06/10	1	0	30.867.832	2.160.748	0	0	0	0
11/07/10	1	0	30.867.832	2.160.748	0	0	0	0
11/08/10	1	1.313.768	30.867.832	2.160.748	1.227.820	4.484.000.245	85.947	313.880.017
11/09/10	1	0	29.640.012	2.074.801	0	0	0	0
11/10/10	1	0	29.640.012	2.074.801	0	0	0	0
11/11/10	1	1.291.613	29.640.012	2.074.801	1.207.115	4.519.437.506	84.498	316.360.625
11/12/10	1	0	28.432.897	1.990.303	0	0	0	0
11/01/11	1	0	28.432.897	1.990.303	0	0	0	0
11/02/11	1	1.269.792	28.432.897	1.990.303	1.186.721	4.552.263.255	83.070	318.658.428
11/03/11	1	0	27.246.176	1.907.232	0	0	0	0
11/04/11	1	0	27.246.176	1.907.232	0	0	0	0
11/05/11	1	1.248.300	27.246.176	1.907.232	1.166.636	4.579.045.738	81.665	320.533.202
11/06/11	1	0	26.079.540	1.825.568	0	0	0	0
11/07/11	1	0	26.079.540	1.825.568	0	0	0	0
11/08/11	1	1.184.465	26.079.540	1.825.568	1.106.976	4.446.723.295	77.488	311.270.631
11/09/11	1	0	24.972.564	1.748.079	0	0	0	0
11/10/11	1	0	24.972.564	1.748.079	0	0	0	0
11/11/11	1	1.164.393	24.972.564	1.748.079	1.088.217	4.471.484.976	76.175	313.003.948
11/12/11	1	0	23.884.346	1.671.904	0	0	0	0
11/01/12	1	0	23.884.346	1.671.904	0	0	0	0
11/02/12	1	1.144.624	23.884.346	1.671.904	1.069.742	4.493.985.175	74.882	314.578.962
11/03/12	1	0	22.814.605	1.597.022	0	0	0	0
11/04/12	1	0	22.814.605	1.597.022	0	0	0	0
11/05/12	1	1.125.154	22.814.605	1.597.022	1.051.545	4.512.181.083	73.608	315.852.676
11/06/12	1	0	21.763.059	1.523.414	0	0	0	0
11/07/12	1	0	21.763.059	1.523.414	0	0	0	0
11/08/12	1	1.032.259	21.763.059	1.523.414	964.728	4.228.404.702	67.531	295.988.329
11/09/12	1	0	20.798.331	1.455.883	0	0	0	0
11/10/12	1	0	20.798.331	1.455.883	0	0	0	0



DEAL	118.966
MEZZ. DECLINN	7,00%
MEZZ. STOPS DECLINN	1,00%
VIDA RESIDUAL DESDE	11/08/00

6,65

10,70

FECHA	PRINCIPAL AVAILABLE	SENIOR NOTES	MEZZANIE NOTES	SERIE A		SERIE B		
				PRINCIPAL	VIDA MEDIA	PRINCIPAL	VIDA MEDIA	
11/11/12	1	1.014.713	20.798.331	1.455.883	948.330	4.243.776.349	66.383	297.064.344
11/12/12	1	0	19.850.001	1.389.500	0	0	0	0
11/01/13	1	0	19.850.001	1.389.500	0	0	0	0
11/02/13	1	997.432	19.850.001	1.389.500	932.179	4.257.262.412	65.253	298.008.369
11/03/13	1	0	18.917.822	1.324.248	0	0	0	0
11/04/13	1	0	18.917.822	1.324.248	0	0	0	0
11/05/13	1	980.412	18.917.822	1.324.248	916.273	4.263.165.461	64.139	298.631.582
11/06/13	1	0	18.001.549	1.260.108	0	0	0	0
11/07/13	1	0	18.001.549	1.260.108	0	0	0	0
11/08/13	1	919.818	18.001.549	1.260.108	859.643	4.081.582.725	60.175	285.710.791
11/09/13	1	0	17.141.907	1.199.933	0	0	0	0
11/10/13	1	0	17.141.907	1.199.933	0	0	0	0
11/11/13	1	904.105	17.141.907	1.199.933	893.831	4.323.144.099	10.274	49.724.025
11/12/13	1	0	16.248.075	1.189.660	0	0	0	0
11/01/14	1	0	16.248.075	1.189.660	0	0	0	0
11/02/14	1	888.630	16.248.075	1.189.660	888.630	4.382.723.861	0	0
11/03/14	1	0	15.359.445	1.189.660	0	0	0	0
11/04/14	1	0	15.359.445	1.189.660	0	0	0	0
11/05/14	1	873.389	15.359.445	1.189.660	873.389	4.383.288.566	0	0
11/06/14	1	0	14.486.056	1.189.660	0	0	0	0
11/07/14	1	0	14.486.056	1.189.660	0	0	0	0
11/08/14	1	721.999	14.486.056	1.189.660	721.999	3.691.578.339	0	0
11/09/14	1	0	13.764.057	1.189.660	0	0	0	0
11/10/14	1	0	13.764.057	1.189.660	0	0	0	0
11/11/14	1	709.694	13.764.057	1.189.660	709.694	3.693.957.852	0	0
11/12/14	1	0	13.054.363	1.189.660	0	0	0	0
11/01/15	1	0	13.054.363	1.189.660	0	0	0	0
11/02/15	1	697.576	13.054.363	1.189.660	697.576	3.693.058.795	0	0
11/03/15	1	0	12.356.787	1.189.660	0	0	0	0
11/04/15	1	0	12.356.787	1.189.660	0	0	0	0
11/05/15	1	685.641	12.356.787	1.189.660	685.641	3.692.860.823	0	0
11/06/15	1	0	11.671.146	1.189.660	0	0	0	0
11/07/15	1	0	11.671.146	1.189.660	0	0	0	0
11/08/15	1	594.974	11.671.146	1.189.660	594.974	3.253.265.134	0	0
11/09/15	1	0	11.076.173	1.189.660	0	0	0	0
11/10/15	1	0	11.076.173	1.189.660	0	0	0	0
11/11/15	1	584.831	11.076.173	1.189.660	584.831	3.257.508.536	0	0
11/12/15	1	0	10.491.342	1.189.660	0	0	0	0
11/01/16	1	0	10.491.342	1.189.660	0	0	0	0
11/02/16	1	11.681.002	10.491.342	1.189.660	10.491.342	59.401.977.867	1.189.660	6.735.854.354

PREPAYMENTS -BANESTO 2

Agust 10th 2000

	Date	Outstanding before prepayment	Real outstanding	0,49% Prepayment vector	Remaining at the end of the month	Average Single monthly mortality	CPR	Monthly Single monthly mortality	CPR	Outstanding after prepayment	Principal Available
1		118.966,2		100,00%	100,00%					118.966,240219	118.965,990000
2	jun-00	118.549,0	117.924,5	99,51%	99,47%	0,53%	6,14%	0,53%	6,14%	117.968,7	
3	jul-00	118.130,2	116.909,5	99,02%	98,97%	0,52%	6,04%	0,51%	5,94%	116.976,6	
4	ago-00	117.709,8	115.989,8	98,54%	98,54%	0,49%	5,72%	0,43%	5,07%	115.989,8	2.976

## BANESTO 2

### ACTIVO: PARTICIPACIONES HIPOTECARIAS

CARACTERISTICAS GENERALES		
CONCEPTOS	08-05-00	18-08-00
Nº DE PRÉSTAMOS DE LA CARTERA	12.621	12.469
SALDO VIVO	715.001.503,85 €	697.112.857,74 €
TIPO DE INTERÉS DE LAS PH's	4,47 %	4,84 %
COBERTURA MEDIA/SALDO VIVO	%	%

AMORTIZACIONES ANTICIPADAS ( % sobre saldo vivo)				
MESES	TASA		TASA MEDIA	
	Mensual	Anualizada	Mensual	Anualizada
JUNIO 00	0,53%	6,14%	0,53%	6,14%
JULIO 00	0,51%	5,94%	0,52%	6,04%
AGOSTO 00	0,43%	5,07%	0,49%	5,72%

MOROSIDAD DE LA CARTERA a día 18 de agosto de 2000		
CONCEPTOS	HASTA 30 DÍAS	MÁS DE 30 DÍAS
Nº DE RECIBOS EN MORA	360	84
IMPORTE	159.946,98 €	34.147,76 €

MEJORA CREDITICIA		
CONCEPTOS	08-05-00	18-08-00
EMISIÓN SUBORDINADA	3,50%	3,59%
FONDO RESERVA PRINCIPAL	16.802.500 € (2,35%)	16.802.500 € (2,41%)

### PASIVO: BONOS DE TITULIZACION HIPOTECARIA

EMISION PRINCIPAL SERIE A		
CONCEPTOS	08-05-00	18-08-00
NÚMERO DE BONOS	6.900	6.900
SALDO VIVO TOTAL	690.000.000 €	672.112.857,45€
SALDO VIVO UNITARIO	100.000 €	97.407,66 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 27 p.b. Revisión trimestral	EURIBOR 3 meses + 27 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	4,6477%	5,1648%
RATING (MOODY'S)	Aaa	Aaa
AMORTIZACION	PASS - THROUGH	
VIDA RESIDUAL (años)	7,7	6,65

EMISION SUBORDINADA SERIE B		
CONCEPTOS	08-05-00	18-08-00
NÚMERO DE BONOS	250	250
SALDO VIVO TOTAL	25.000.000	25.000.000 €
SALDO VIVO UNITARIO	100.000 €	100.000 €
TIPO DE INTERÉS APLICABLE	EURIBOR 3 meses + 62,5 p.b. Revisión trimestral	EURIBOR 3 meses + 62,5 p.b. Revisión trimestral
TIPO DE INTERÉS NOMINAL	5,0076%	5,5247%
RATING (MOODY'S)	A2	A2
AMORTIZACION	SUBORDINADA	
VIDA RESIDUAL (años)	10,9	10,70

PRESTAMO SUBORDINADO		
CONCEPTOS	08-05-00	18-08-00
SALDO VIVO A	18.194.000 €	18.154.533,29 €
SALDO VIVO B	1.770.065,75 €	1.770.065,75 €
TIPO INTERES A	4,31%	4,82%
TIPO INTERES B	4,31%	4,82%

BSCH

B.S.C.H. de Titulización, S.G.F.T., S.A.